

Message Text

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PAGE 01 DOHA 00980 221101Z
ACTION NEA-10

INFO OCT-01 ISO-00 CPR-01 L-03 JUSE-00 /015 W
-----130329 221318Z /43

R 221045Z AUG 77
FM AMEMBASSY DOHA
TO SECSTATE WASHDC 2891

UNCLAS DOHA 0980

FOR NEA/EX

E.O. 11652: N/A
TAGS: PDIP
SUBJECT: HOST COUNTRY REQUIREMENTS FOR AUTOMOBILE LIABILITY
INSURANCE

REF: STATE 189095

1. ANSWERS TO QUESTIONS POSED REFTEL AS FOLLOWS:

A. NO. ONLY AN ADMINISTRATIVE ORDER FROM COMMISSIONER/
CHIEF OF POLICE. THIS ORDER REQUIRING AUTOMOBILE OWNERS
TO BE INSURED IS NOT BINDING.

B. THERE IS NO MINIMUM OR MAXIMUM INSURANCE REQUIRED.
AMOUNT IS "OPEN". INSURANCE COMPANIES REQUIRED TO
SETTLE TOTAL AMOUNT OF CLAIM. IN CASE OF DEATH
SHARIA LAW APPLIES. MAN'S LIFE VALUED AT QRS 40,000
(DOLS 10,000) AND WOMAN'S QRS 20,000 (DOLS 5,000).

C. NO. THERE IS NO REQUIREMENT.

D. EMBASSY REQUIRES THAT ALL PERSONNEL CARRY AT LEAST
THIRD PARTY LIABILITY INSURANCE, WHICH THEY DO, IN
THE STANDARD AMOUNT OF QRS 150,000 (DOLS 37,500)
PER ANY ONE CLAIM.

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E. NO LOCAL LAW EXISTS THAT PROVIDES FOR DIRECT
LEGAL ACTION AGAINST INSURERS OR INSURED.

F. NO. (SEE E)

G. NO. (SEE E AND F)

H. INSURANCE IS OBTAINABLE ON AN INDIVIDUAL BASIS
WITH NO ASSISTANCE FROM HOST STATE.

I. PREMIUM RATES ARE SAME FOR DIPLOMATS AND NON-
DIPLOMATS.

J. NO. CONTRACTS WRITTEN ARE SAME FOR EVERYBODY
CONCERNED.

K. NO.

L. NO. SEE B ABOVE.

M. TO DATE, PRESENT INSURANCE SYSTEM IS WORKING WELL
AND INSURANCE COMPANIES ARE STANDING UP TO THEIR
OBLIGATIONS UNDER THREAT FROM THE MINISTRY OF INTERIOR
THAT IF THEY DO NOT THEY WILL EITHER BE CLOSED OR
EXPELLED IF THEY ARE NOT QATARIS.

N. CASE IN POINT. FOREIGN MINISTRY PAID FOR DAMAGES
CAUSED BY UNINSURED DIPLOMAT (NOT AMERICAN) WHO FAILED,
AND WHOSE EMBASSY REFUSED, TO BEAR RESPONSIBILITY FOR
HIS ACCIDENT. ALTHOUGH THIS WAS AN ACTUAL CASE, IT IS
NOT COMMON. EACH CASE IS HANDLED ON AN INDIVIDUAL
BASIS.

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2. INSURANCE POLICIES COMMONLY REFER TO SHARIA LAW
AS LAW APPLYING IN CASES OF ACCIDENT, INJURY OR
DEATH. SHARIA LAW IS LARGELY UNWRITTEN MOSLEM LAW
BASED ON KORAN, TRADITION AND PRECEDENT IN ISLAMIC
COURTS. UNDER SHARIA LAW, RESPONSIBILITY FOR
DAMAGES TO PERSONS OR PROPERTY ARE RESPONSIBILITY OF
PERPETRATOR OF ACT LEADING TO SUCH DAMAGES. COST OF
DAMAGES (OR PUNISHMENT OF CRIMINAL ACT INVOLVED)
MAY BE BORNE BY OTHER ON AGREEMENT OF ALL PARTIES.
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Message Attributes

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